

# Wells Fargo Everyday Checking

December 15, 2022 ■ Page 1 of 5

**WELLS  
FARGO**

AARON ETRA  
240 E 47TH ST  
12A  
NEW YORK NY 10017-2131

## Questions?

Available by phone Mon-Sat 7:00am-11:00pm  
Eastern Time, Sun 9:00am-10:00pm Eastern Time:  
We accept all relay calls, including 711

**1-800-TO-WELLS** (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Statement period activity summary

Beginning balance on 11/17	\$2,187.72
Deposits/Additions	1,686.10
Withdrawals/Subtractions	- 1,100.00
<b>Ending balance on 12/15</b>	<b>\$2,773.82</b>

Account number: **6583850190**

**AARON ETRA**

New York account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 026012881

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

December 15, 2022 ■ Page 2 of 5

WELLS  
FARGO**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/5		Online Transfer to Aaron Etra Business Checking xxxxxx4246 Ref #1b0H42Zrgr on 12/05/22		1,000.00	1,187.72
12/13		Barclaycard US Creditcard xxxxx0299 Aaron Etra		100.00	1,087.72
12/14		SSA Treas 310 Xxsoc Sec 121422 xxxxx1294A SSA Aaron Etra	1,686.10		2,773.82
<b>Ending balance on 12/15</b>					<b>2,773.82</b>
<b>Totals</b>			<b>\$1,686.10</b>	<b>\$1,100.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 11/17/2022 - 12/15/2022	Standard monthly service fee \$10.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$500.00	\$1,087.72 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$1,686.10 <input checked="" type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

**IMPORTANT ACCOUNT INFORMATION****ATM Check Deposit Limit**

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

**We may decline all or part of a deposit, including cash, for any reason.** This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion.

The new paragraph is as follows:

**We may decline all or part of a deposit, including cash, for any reason.** This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or

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WELLS  
FARGO

retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline check deposits that exceed \$1 million.

Effective January 31, 2023, in the section of your Deposit Account Agreement ("Agreement") titled "Available Balance, Posting Transactions, and Overdraft", under the subsection "How we process and post transactions to your account", the section titled "Step 2: we sort your transactions into categories" is deleted and replaced with the following:

Step 2: we sort your transactions into categories

- We credit deposits received before the cutoff time.

- We subtract withdrawals and payments we have previously authorized that we cannot return unpaid such as debit card purchases, ATM withdrawals, account transfers, Bill Pay transactions, and teller-cashed checks. Transactions are generally sorted by date and time the transaction was conducted or, for some transactions, the day we receive it for payment, or the time assigned by our system. If date and time are the same, we post from lowest to highest dollar amount.

- We pay your checks and preauthorized ACH payments, such as electronic payments you have authorized a company to withdraw using your account and routing number. Transactions are generally sorted by date and time received by the Bank, and if date and time are the same, we post from lowest to highest dollar amount. Merchant-issued payment card transactions (e.g., an ACH payment associated with a purchase you made using a store-issued debit card) post after all other transactions in this category.

#### Determining Date and Time

- Cutoff time is based on the location where the deposit or transfer was made.

- For debit card transactions, if we do not have date and time information, we use the day we receive it for payment from the merchant.

- For some transactions, such as Bill Pay or teller-cashed checks, a different time may be assigned by our systems.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

**Tax Season Reminder:** Wells Fargo delivers tax documents - either by mail or online depending on your delivery preference - no later than January 31 or by the IRS deadline of February 15 for brokerage accounts. Depending on the U.S. Postal delivery service, you should expect to receive your tax documents no later than the end of February. You can update your tax document delivery preferences by visiting Wells Fargo Online®.

The Internal Revenue Service (IRS) requires Wells Fargo to report information regarding the amount of interest, dividend or miscellaneous income earned as well as gross proceeds from sales by providing you with various IRS Forms 1099 based on the different types of transactions that occurred in your account during the calendar tax year (the IRS reportable threshold). For example, if you have interest or dividends in the amount of \$10 or more during that timeframe, you will receive a Form 1099-INT from Wells Fargo.

For more information, visit Wells Fargo Tax Center at <https://www.wellsfargo.com/tax-center/>.

#### Can we reach you when it's really important?

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- Signing on to wells Fargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile

December 15, 2022 ■ Page 4 of 5



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- Contacting the phone number at the top of your statement
  - Visiting a branch

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#### Other Wells Fargo Benefits

Shopping online this Holiday Season? Avoid scams by watching for red flags like pressure to buy right away, rude or pushy language, or unusually specific ways to pay such as gift cards, crypto or payment apps. Learn more at [www.wellsfargo.com/security](https://www.wellsfargo.com/security).

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#### Other Wells Fargo Benefits

##### **Help take control of your finances with a Wells Fargo personal loan.**

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

**Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).**





Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

➡ + \$

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

**E Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

Wells Fargo Bank, N.A. may furnish information about deposit accounts to consumer reporting agencies. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.



# Wells Fargo Everyday Checking

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En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (348)  
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Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Other Wells Fargo Benefits

### From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to [wellsfargo.com/homepurchase](https://www.wellsfargo.com/homepurchase) or contact your local home mortgage consultant.

## Statement period activity summary

Beginning balance on 10/19	\$1,793.62
Deposits/Additions	1,686.10
Withdrawals/Subtractions	- 1,292.00
<b>Ending balance on 11/16</b>	<b>\$2,187.72</b>

Account number: **6583850190**

**AARON ETRA**

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

November 16, 2022 ■ Page 2 of 4

WELLS  
FARGO**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/4		American Express ACH Pmt 221104 W8364 Aaron Etra		1,292.00	501.62
11/9		SSA Treas 310 Xxsoc Sec 110922 xxxxx1294A SSA Aaron Etra	1,686.10		2,187.72
<b>Ending balance on 11/16</b>					<b>2,187.72</b>
<b>Totals</b>			<b>\$1,686.10</b>	<b>\$1,292.00</b>	

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**Monthly service fee summary**

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Fee period 10/19/2022 - 11/16/2022 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$500.00	\$501.62 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,686.10 <input checked="" type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

RC/RC

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Get started at [wellsfargo.com/personalloan](https://www.wellsfargo.com/personalloan).





**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

# Wells Fargo Everyday Checking

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**WELLS  
FARGO**

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240 E 47TH ST  
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NEW YORK NY 10017-2131

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## Other Wells Fargo Benefits

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Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.

## Statement period activity summary

Beginning balance on 9/20	\$0.00
Deposits/Additions	1,793.62
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 10/18</b>	<b>\$1,793.62</b>

Account number: **6583850190**

**AARON ETRA**

New York account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 026012881

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WELLS  
FARGO**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/20		Deposit	25.00		25.00
9/30		Edeposit IN Branch/Store 09/30/22 03:01:15 Pm 666 3Rd Ave New York NY	82.52		107.52
10/12		SSA Treas 310 Xxsoc Sec 101222 xxxxx1294A SSA Aaron Etra	1,686.10		1,793.62
Ending balance on 10/18					1,793.62
Totals			\$1,793.62	\$0.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

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Fee period 09/20/2022 - 10/18/2022 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$25.00

\$500.00

\$1,686.10

17 - 24

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

In consideration of the global COVID-19 pandemic, Wells Fargo temporarily paused exercising its right to setoff as otherwise allowable under your Deposit Account Agreement. Effective on or after January 1, 2023, Wells Fargo will resume exercising its right to setoff for overdrawn deposit account balances, where applicable. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit [wellsfargo.com/online-banking/consumer-account-fees/](https://wellsfargo.com/online-banking/consumer-account-fees/).



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WELLS  
FARGO

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**Now with Early Pay Day, you can get paid earlier when you have Direct Deposit.**

**Effective September 19, 2022, the following information will be incorporated into the "Depositing Funds" section of your Deposit Account Agreement. (NOTE: As the bank launches Early Pay Day, the service may not be immediately available in all areas or for all accounts. Monitor your account activity after September 19th to determine whether any of your eligible direct deposits have been made available early. Until Early Pay Day is available for your account, and subject to the disclosures below, you should expect to receive your direct deposits on your normally scheduled pay dates.)**

**Early Pay Day (Consumer accounts only)**

For certain eligible direct deposits, we may make funds available for your use up to two days before we receive the funds from your payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined in our sole discretion, based on confidential criteria necessary for maintaining the security of your account and our payment services, and is subject to change without notice.

Not all direct deposits are eligible for Early Pay Day. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Items such as deposits of funds from person-to-person payments services (e.g., Zelle, Venmo, or PayPal transfers) and other online transfers are not eligible for Early Pay Day. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. Direct deposits made available early with Early Pay Day will not count towards applicable options to avoid your account's monthly service fee until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Except as expressly set forth herein, funds made available early are subject to the same terms and conditions as other deposits to your account.

If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account up to the amount of the deposit that was previously made available - even if you have already withdrawn the funds or it creates an overdraft on your account. In this instance, you are responsible for any fees assessed - including those charged by merchants or third parties - as a result of the overdraft. Early Pay Day is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

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The Wells Fargo logo, consisting of the words "WELLS" and "FARGO" stacked vertically in white, sans-serif, uppercase letters, set against a solid blue square background.

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- Visiting a branch

#### Other Wells Fargo Benefits

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